

Discussion Paper

**Landlord Risk Mitigation Funds:
A Literature and Design Review**

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This discussion paper was written by a graduate student working as a summer research intern with Minnesota Housing. While the paper was written under the supervision of Minnesota Housing staff, it is an independent research project and does not necessarily reflect the views and policies of Minnesota Housing.

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Executive Summary

Minnesota is experiencing an extremely tight rental market. Current vacancy rates in much of Minnesota remains at or below three percent¹ with the vacancy rate for the Twin-Cities metro region just above three percent.² Tight rental markets pose additional challenges for Minnesotans with housing barriers beyond affordability. Individuals and families with criminal records, poor credit, or poor rental history struggle to compete for housing opportunities with applicants who have a “clean record.” In response, communities have developed innovative tools such as landlord risk mitigation funds to partner with landlords and address these housing needs.

Landlord risk mitigation funds, sometimes called risk mitigation pools or landlord guarantee funds, provide financial assurances for landlords concerned about additional risks related to damaged property, non-payment of rent, or evictions costs.³ Landlords renting to tenants enrolled in these programs can access reimbursement from these funds when damages and expenses exceed a tenant’s security deposit. Often, landlords have not needed to access these safeguards and the assurance of these programs creates opportunities for individuals and families to be successful tenants.

This report reviews existing landlord risk mitigation funds and outlines best practices used by programs utilizing this tool. Strong programs outline strategies for tenant participation, landlord engagement, and the claims process. Although no program outlined official evaluation metrics, these practices ensure that funds successfully assist households with barriers beyond affordability access and maintain safe and stable housing. As communities consider developing or expanding this tool, programs should consider the following crucial elements to a successful landlord risk mitigation fund:

Tenant Participation

- Successful programs outline coverage eligibility and the household application process.
- Successful programs link households with services to support tenancy. Housing conflicts and concerns can and will arise. These services ensure that these conflicts do not escalate to damages, evictions, and claims to the funds.
- Most funds partner with existing programs and agencies to provide referrals and supportive services, such as case management and tenant education.
- Landlord risk mitigation funds are successful tools to expand housing opportunities for voucher holders. However, restricting coverage to voucher holders may screen out households with the highest barriers.

Landlord Engagement

- Successful programs establish a point of contact for participating landlords to address landlord needs and concerns.
- Most programs shared that providing ongoing support for landlords in the program is crucial to the success of the fund. Efforts to address landlord concerns ensure landlords’ ongoing participation in the program even when difficulties arise.

- Programs utilize two general approaches to landlord engagement: employing specific staff to act as a housing specialist and landlord team or utilizing partnering case managers as a landlord's primary contact. Housing specialist teams have a greater capacity to develop a systemized approach to landlord recruitment and household matching. However, communities that do not have the capacity to develop specific teams can successfully utilize case managers for landlord engagement.

Claims Process

- Successful programs outline dollar limits, time constraints, claim coverage, and a claim validation process.
- Programs should communicate limits clearly with landlords at enrollment. Outlining these limitations in writing and in person ensures that landlords do not later feel misled about the capacity of the fund.
- Programs should consider requiring participating landlords maintain insurance for duration of coverage. This requirement ensures that landlords have coverage for damages beyond the fund's limit.

Program Evaluation

- Programs should utilize program evaluation as a way to demonstrate the program's ability to create housing opportunities for individuals and families with housing barriers.
- Programs could consider collecting information about the number households served, number of households who have been able to maintain housing, and the housing barriers of households served.
- Programs could consider keeping track of the number of landlords willing to rent to households as a result of the fund. Programs could periodically survey participating landlords for continual feedback about the program.
- Program should use caution when utilizing claim rates as a measure of program success. Claim rates may vary year to year, especially between the early and later years of the fund. Additionally, claim rates may vary depending on the needs of households covered by the funds.

Landlord risk mitigation funds are a powerful tool for communities exploring strategies to expand housing opportunities for households with barriers beyond affordability. However, these funds do not operate successfully without additional supports for participating landlords and households. This report serves as a guide to develop these components to a successful fund. Although this report developed as a tool for Minnesota Housing and communities within Minnesota considering landlord risk mitigation funds, the programs and practices outlined in this report can be helpful for any community or organization developing a fund.

Introduction

Risk mitigation funds are an innovative tool to expand housing options for individuals facing the greatest housing barriers. These funds, sometimes called risk mitigation pools or landlord guarantee funds, provide financial assurances for landlords concerned about additional risks related to damaged property, non-payment of rent, or evictions costs.⁴ Landlords renting to tenants enrolled in these programs can access reimbursement from these funds when damages and expenses exceed a tenant's security deposit. Often, landlords have not needed to access these safeguards and the assurance of these programs creates opportunities for individuals and families to be successful tenants. Communities across the country utilize these partnerships to provide housing for tenants with criminal records, evictions, poor credit, and those experiencing chronic homelessness.

In May 2016, the Minnesota Legislature appropriated \$250,000 for the creation or expansion of landlord risk mitigation programs in Minnesota.⁵ This report serves as a design review of current landlord risk mitigation funds to inform the development of successful pilot programs in Minnesota. The first section highlights how tight rental markets limit housing opportunities for individuals and families with housing barriers and the use of landlord risk mitigation funds as a potential solution to these barriers. The second section details programs utilizing landlord risk mitigation funds nationally and within Minnesota. The third section provides design recommendations regarding landlord engagement, tenant support, claims processes, and program evaluation for landlord risk mitigation funds in Minnesota. For those very familiar with landlord risk mitigation funds, the third section will provide the most useful information on successful elements of a landlord risk mitigation fund. However, for those with little familiarity with these funds or for readers who would like to get a more complete sense of how the various components work together in a successful fund, the case studies in section two provide helpful context to better understand the design practices outlined in the third section.

This report highlights the diversity and flexibility of programs utilizing landlord risk mitigation funds. These programs adapt to the needs and resources of their communities to expand housing opportunities for individuals and families with the greatest housing barriers. The most successful programs outline strategies to engage landlords and support households to thrive as tenants. These programs also provide a variety of strategies to address claim limits and coverage. Ultimately, this report serves as a handbook for communities interested in developing or expanding programs utilizing landlord risk mitigation funds.

Section 1: Background

Communities across the country and within Minnesota are experiencing extremely tight housing markets. Nationally, rental vacancies have reached their lowest point since 1985.⁶ Current vacancy rates in much of Minnesota remains at or below three percent⁷ with the vacancy rate for the Twin-Cities metro region just above three percent.⁸ The housing market has become especially challenging for low-income renters seeking affordable housing. In the past decade, the increase in the number of low-income individuals seeking low-cost rental units has outpaced the increase in those units four to one.⁹ Within Minnesota, nearly 600,000 households spend more than 30 percent of their income on housing with those earning less than \$50,000 more likely to cost burdened.¹⁰ These tight rental markets create greater competition for individuals and families seeking a limited number of affordable units.

Households with additional barriers beyond affordability enter these tight rental markets at a competitive disadvantage. Individuals and families with criminal records and poor financial or rental history bring low “rental capital” to prospective rental situations.¹¹ Often these barriers interconnect with experiences of homelessness, joblessness, substance abuse, and mental illness.¹² Initial findings of the 2015 Wilder study of homelessness in Minnesota indicate that eviction, unemployment, and lack of affordable housing remain the most common precipitators of homelessness in Minnesota.¹³ Research completed by a previous Minnesota Housing intern details the hard-to-house in Minnesota, identifying the lack of affordable opportunities and tight rental markets as key housing barriers for Minnesotans with poor financial history and criminal backgrounds.¹⁴

Applicants with poor rental, financial, or criminal histories may appear riskier to landlords considering leasing to these households. Landlords identify potential concerns related to non-payment of rent, property damage, court-related eviction costs, and problematic behavior that may jeopardize the safety of other residents.¹⁵ Landlords can more easily avoid these perceived risks in tight rental markets.¹⁶

Strategies that offset these perceived risks, such as landlord risk mitigation funds, provide financial guarantees for landlords who rent to individuals with additional housing barriers. Several communities utilizing landlord risk mitigation funds developed this financial guarantee in response to the limited housing opportunities for the hardest to house in tight rental markets.¹⁷ Landlords renting to tenants covered by these programs can access funds in the case of additional damages, lost rent, or eviction-related costs. Communities utilizing landlord risk mitigation funds combine these pools with strategies to foster relationships and trust between tenants and landlords and link households covered by the fund with additional services to support successful tenancy.¹⁸ These strategies establish avenues to address potential tension and conflict that may arise during tenancy before escalating to more extreme circumstances that result in severe property damage or eviction. Often, landlords have not needed to access these safeguards, and the assurance of these programs creates opportunities for individuals and families with housing barriers to be successful tenants.

Section 2: Review of Landlord Risk Mitigation Funds

Although programs vary depending on the specific needs and resources of the community all funds share similar properties.

1. **Risk funds are lease-up guarantees for landlords.** Communities utilize risk funds as a form of insurance for landlords considering applicants with additional housing barriers. Generally, households apply for coverage from a fund and search for housing after obtaining coverage. While some communities provide extensive matching and housing specialist services for potential tenants and landlords in the program, others simply provide coverage through the fund without additional housing search assistance. Landlords willing to rent to these households can then access reimbursement from the fund in the case of damages or expenses that exceed a tenant's security deposit.
2. **Claim coverage is limited in scope.** Funds generally only cover tenants for the first year or two of tenancy. Claims do not cover more than a few thousand dollars in damages beyond a tenant's initial security deposit. Funds do not cover usual wear and tear but can cover additional damages, lost rent, eviction related costs, and in some cases holding fees.
3. **Claims are subject to review before pay out.** At the very least, landlords must submit receipts of damage-related costs to receive reimbursement from the fund. Several programs require a third-party verification of expenses. Review committees comprised of community stakeholders, such as attorneys, property managers, and representatives from community agencies, provide additional assurances to the validation process.
4. **Risk funds work in collaboration with other supportive services.** Risk funds rarely operate without additional efforts to engage landlords and support households maintain successful tenancy. Most funds require that households have access to case management for the duration of coverage. Often programs partner with existing programs and agencies to provide these services. Several programs employ staff members to specifically recruit and retain landlords in the program. However, programs stress the importance of strong relationships and good communication between all parties involved to ensure that household-tenant conflicts can be resolved before escalating to an eviction or claim to the fund.

The following section outlines various landlord risk mitigation funds and how they operate within existing programs and agencies in each community. Table 1 summarizes programs outlined in this section. The author contacted all programs described below and interviewed staff and advocates involved in the development and administration of the majority of programs.¹⁹ Additionally, three communities²⁰ in Minnesota considering landlord risk mitigation funds were interviewed, although not highlighted in this section of the report. This section is by no means an exhaustive list of all landlord risk

mitigation funds in operation across the country. Instead, it offers an in-depth look at how several communities have developed landlord risk mitigation funds to meet the needs of their community.

Table 1: Summary of Landlord Risk Mitigation Funds

Program	Community	Years of Operation	Fund Capacity	Target Households	Claims Covered ¹	Claim Limits
Landlord Liaison Project	Seattle, WA	2009-present	\$1 million	Households referred by partnering agencies	Damages, unpaid rent, and legal fees	\$2,000 for single units, \$3,000 for multi-bedroom units for two years
Landlord Recruitment and Retention Program	Portland, OR	2015-present	\$100,000	Veterans (SSFV or VASH participants)	Damages, unpaid rent, eviction related court costs	\$3,000 for first year of tenancy
Housing Broker Services	Norfolk, VA	2007-2010	\$12,500	Families with housing barriers	Damages	No limit
		2012-present	\$25,000	Families with housing barriers	Damages	\$750
Landlord Risk Mitigation Fund	Fargo-Moorhead, ND/MN	2014-present	\$20,000	Individuals and families with housing barriers	Damages, unpaid rent, and a limited number of late fees	\$3000 for first two years of tenancy
"It's All About the Kids"	Minneapolis, MN	2001-2012	\$30,000	Homeless families with children in Kindergarten through 8 th grade	Damages	\$1,000 initially; \$500 as funds dwindled
Rent Well	Portland, OR	2009-present	80 households	Graduates of Rent Well's education program	Damages, unpaid rent, eviction related court costs	\$2,000 for first year of tenancy

¹ All programs covered claims after the use of a tenant's security deposit.

Table 1: Summary of Landlord Risk Mitigation Funds (continued)

Program	Community	Years of Operation	Fund Capacity	Target Households	Claims Covered ¹	Claim Limits
Housing Choice Voucher Landlord Guarantee Program	Oregon	2014-present	An initial \$475,000 with an additional \$300,000 in 2015-2017 budget	Housing Choice Voucher and VASH voucher holders	Damages, court fees, lost rent, and lease-break fees	\$5,000 per unit
Central Florida's Supportive Housing Program	Orlando, FL	2014-present	n/a	Chronically homeless households with vouchers (excluding HUD-VASH vouchers)	Damages and unpaid rent (including holding fees)	\$2,000 for single units, \$3,000 for multi-bedroom units
Landlords Opening Doors	Denver, CO	2014-present	\$65,000	Chronically homeless and veterans	Damages and holding fees	\$1,000

¹ All programs covered claims after the use of a tenant's security deposit.

Landlord Liaison Project, Seattle (WA)²¹

The risk reduction fund, and its parent Landlord Liaison Project, developed from King County's ten-year plan to end homelessness. In 2009 King County contracted with the YWCA of King County to run the Landlord Liaison Project (LLP), setting aside one million dollars for the risk reduction fund, half targeted specifically for veterans and the remaining half for all homeless households. The YWCA provides staffing for the program while money for the fund remains with King County.

The fund works within a package of services and incentives offered by the Landlord Liaison Project to private landlords in the community. The larger project developed in response to confusion created by hundreds of programs reaching out and interacting with landlords in the county. The project serves as a primary point of contact for landlords leasing to tenants with housing barriers and supportive services from a variety of programs across the community. The project offers a 24-hour hotline for landlords, flexible funding for move-in, eviction prevention, and limited rental assistance, landlord and tenant education, as well as access to the risk reduction fund. Participating landlords sign partnership agreements and work with LLP staff to alter tenant screening criteria in accordance with fair housing laws.

The project partners with 70 community agencies providing case management to clients with housing barriers. Partnering agencies must complete an agency agreement form and attend an agency orientation to refer clients to LLP for housing search assistance. Referred clients must be homeless with at least one housing barrier to receive assistance from the program. Once housed, LLP staff participates in the move-in inspection process with tenants. Originally, the LLP required partnering agencies provide two years of ongoing case management for participants in the program. However, this requirement created barriers for many partnering agencies without capacity to provide long-term case management.

Now, the program only requires that partnering agencies provide case management for the first year, unless the agency is equipped to provide intensive case management to its clients.

The risk reduction fund covers households for the first two years of tenancy. Landlords experiencing challenges with tenants in the program can contact the 24/7 hotline for assistance and mediation from LLP staff. If necessary, landlords can submit claims and damage receipts to the fund after the tenant vacates the unit. Staff participates in the move-out inspection process and utilizes a pay schedule based on the local housing authority's pay out standards for damages. LLP caps claims at \$2,000 for studios and one bedrooms and \$3,000 for apartments with two or more bedrooms. Landlords can submit a hardship waiver for claims beyond the cap limits in extraordinary circumstances. Staff shared that it is possible to pay multiple claims on the same household if they rotate through the program more than once. Since 2009 the fund has covered approximately 2,000 households and paid out on 369 claims averaging \$1,560 per claim.

The fund alone does not entice landlords to participate in the LLP. Staff share that they use the risk fund as one of the last selling points to recruit new landlords to the program. Landlords can easily fill vacant units in Seattle's tight rental market without the financial incentives offered by the program. Instead, the program provides unique support for landlords, especially during times of conflicts and challenges with tenants. The support and responsiveness of staff fosters landlord's ongoing participation in the program, ensuring participating landlords continue to rent to households in the program. Landlords do value the financial incentives of the program, with many identifying these incentives as the most important to their participation in an early evaluation of the program. Taken together, the entire package of supportive services and financial incentives are integral to the success of the program. Additional information on the Landlord Liaison Project can be found at <http://www.landlordliaisonproject.org/>.

Landlord Recruitment and Retention Program, Portland (OR)²²

The veteran risk mitigation pool developed as part of the Home for Every Veteran initiative, an effort by the City of Portland, Home Forward, Multnomah County, and the City of Gresham to end veteran homelessness. The City of Portland, Multnomah County, and the City of Gresham contributed funding for the \$100,000 risk mitigation pool. The risk mitigation pool works within the larger Landlord Recruitment and Retention Program to incentivize and engage landlords renting to veterans with housing barriers. JOIN, a local nonprofit, manages and administers the fund as well as the larger Landlord Recruitment and Retention Program.

The Landlord Recruitment and Retention Program (LRRP) assists veterans with housing barriers access housing offered by landlords participating in the program. Community agencies refer veterans with Supportive Services for Veteran Families (SSVF) or Housing Choice Voucher for Veterans Affairs Supportive Housing (VASH) vouchers to LRRP for housing search assistance. Staff screens veterans for housing barriers, matching households with units from landlords participating in the program. This process ensures that the unit is an appropriate fit for both the landlord and household.

Staff at LRRP actively reaches out to landlords in the community to participate in the program. Participating landlords sign a partnership agreement with LRRP, outlining the benefits and expectations of the program. As part of the program, staff and landlords negotiate screening criteria and the affordability of the landlord's available units. Staff provide ongoing retention efforts for landlords in the program, offering a 24/7 hotline for landlords. Although partnering agencies provide case management for veterans in the program, LRRP staff provides weekly check-ins with households in the program.

The risk pool, one incentive for landlords in the program, covers households for the first year of tenancy. The risk pool covers households for up to \$3,000 in expenses beyond a household's security deposit including damages, unpaid rent, and eviction related court costs. Landlords contact LRRP staff within 14 days of a tenant's move-out and provide staff with a claim waiver form and copies of the lease agreement, move-in inspection, and move-out addendum. Staff physically inspects the unit, often taking videos or photos to confirm claimed damages. The fund only reimburses repairs completed by qualified personnel, such as maintenance teams utilized by larger property managers. Smaller landlords without specified maintenance teams must utilize third party contractors to receive reimbursement on claims. Waiver claim forms require the landlord release both JOIN and the tenant from future claims on reimbursed damages from the fund. Since its inception in 2015, the fund has covered approximately 90 households and paid out on three claims. Two claims included damages affecting other units within the building generating repairs well beyond the \$3,000 limit. In these instances, the claim paid out \$2,500 to cover the landlord's insurance deductible. Staff stressed that the program only works with landlords who have landlord insurance and can accept W-9 forms for reimbursed claims.

Staff identified relationships and trust with landlords as key to the success of the program. Landlords in the program trust that staff will match appropriate tenants to their units. Staff proactively engage both tenants and landlords in the program as a way to prevent conflicts that result in evictions and claims to the fund. When conflicts arise, LRRP staff work as neutral mediators treating all parties, landlords, clients, and case managers, as customers. The composition of the team, which includes individuals with backgrounds as a social worker, landlord, and property manager, ensures that the team shares a perspective with all parties involved. Additional information on the Landlord Recruitment and Retention Program can be found at <http://ahomeforeveryone.net/landlord/>

Housing Broker Services, Norfolk (VA)²³

The Planning Council developed the landlord contingency fund in 2007 as an incentive for landlords to participate in the agency's larger Housing Broker Services program. The program utilized an initial \$12,500 from a community foundation to reimburse claims from landlords in the program until exhausting the funds in 2010. In 2012, the program received an additional \$25,000 National Alliance to End Homelessness' Community Change Grant and continues to utilize money from this second investment to provide assurances to landlords participating in the program. The Planning Council manages and administers funding for this program.

The landlord contingency fund functions as one incentive within the Housing Broker Services Program to recruit landlords into the program. Housing specialists in the program provide tenant education, mediation for landlords and tenants in the program experiencing housing conflicts, as well as

access to the fund in cases of damages beyond a tenant's security deposit. Community agencies provide case management to families with housing barriers (such as those with histories of evictions, domestic violence, and incarceration) and provide referrals to the HART (Homeless Action Response Team), through Norfolk's Department of Human Services, to receive housing assistance. Approved families complete an intake form outlining housing barriers and work with a housing specialist in the Housing Broker Services program to access housing with participating landlords. Housing specialists also work with landlords to negotiate lower security deposits and waive late fees, in certain circumstances.

The initial fund paid out 12 claims before exhausting the reserve in 2010. The Housing Broker program continued to recruit landlords, assist high barrier households to obtain housing, and provide mediation services to landlords and tenants in the program without the fund between 2010 and 2012. With the additional \$25,000 Community Change Grant in 2012, the fund has paid out an additional six claims. Landlords requesting a claim from the fund must contact a housing specialist and provide a move-in and move-out inspection and receipts of repairs from a third party vendor. Landlords must submit itemized claims within 60 days of a tenant departing the unit. The fund covers damages above and beyond a client's initial security deposit but will not provide coverage for properties with security deposits greater than one month's rent nor does it cover damages accumulated due to normal wear and tear. The program does not set a time limit for how long tenants can be covered by the fund. Initially, the program did not set a limit for pay-outs from the claim, but it currently caps pay-outs at \$750 dollars due to grant restrictions. Staff suggests that setting a limit for the initial fund may have stretched the initial \$12,500 further but believes that current \$750 cap may be too restrictive.

Staff identifies the trust and relationships housing specialists develop with landlords as integral to the success of the program. In particular, the responsiveness of housing specialists to landlords concerns and the ability for housing specialists to intervene when problems arise are one of the biggest incentives for landlords participating in the program. However, the current incarnation of the fund does not draw as much excitement from landlords as the original implementation of the fund. In part, the fund may not have the same draw for landlords as the economy recovered from the Great Recession. Additionally, landlords returned to the use of double deposit requirements for tenants with housing barriers during the fund's hiatus. The fund may provide less of a draw for landlords revamping this practice. Additional information about the Planning Council's landlord contingency fund and Housing Broker Service Program can be found at <http://www.theplanningcouncil.org/>.

Landlord Risk Mitigation Fund, Fargo-Moorhead Community (ND/MN)²⁴

The Landlord Risk Mitigation Fund of the Fargo-Moorhead community is a collaborative effort of housing providers, service providers, and funders from both Fargo, ND and Moorhead, MN. The fund utilizes funding from both Fargo and Moorhead to provide coverage for households in the community regardless of their state of residence. An initial \$10,000 from both the City of Fargo and Minnesota Housing's Family Homeless Prevention and Assistance Program cover households residing in the North Dakota and Minnesota sides of the community, respectively. The Fargo Moorhead Homeless Coalition administers the fund, and an advisory council, comprised of seven committee members including an attorney, service and housing providers, review and approve household applications and landlord claims to the fund.

The fund works as insurance for landlords leasing to approved households. The fund covers households for the first two years of tenancy and caps claims at \$3,000 per household for expenses beyond a household's initial security deposit including damages, unpaid rent, or a limited number of late payment fees. Households with supportive services in the community can apply for coverage through the fund. Households complete an application outlining housing barriers, and their case manager submits a referral letter discussing the household's barriers and severity of need. Currently, the advisory committee processes applications as they are received but will utilize the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to prioritize applications if the number of applications outpaces the fund's capacity. Case managers must be capable of:

1. Assisting households obtain housing and with the move-in inspection process.
2. Providing monthly home visits to the household for the duration of coverage.
3. Coordinating between the household and landlord to resolve potential conflicts or concerns.

Landlords must provide a copy of a lease agreement and move-in inspection to tenants; case managers are responsible for providing this documentation to the Fargo-Moorhead Homeless Coalition.

The fund currently covers 25 leased households with an additional 13 households approved for coverage but currently looking for housing. Since its inception in 2014, the fund has approved four claims totaling \$6,100. Landlords experiencing concerns with households covered by the fund should first contact the tenant directly before reaching out to the household's case manager if the issue persists. Ideally, these proactive steps resolve concerns and prevent potential claims to the fund. If landlords need to make a claim to the fund, they must submit forms detailing the lost rent or damages to the unit and receipts documenting the cost to repair these damages. Staff at Fargo-Moorhead Coalition review receipts and costs related to the claim, utilizing third-party contractor verification in cases of unusually high payment requests. The advisory council completes a final review before approving or denying claims to the fund. Fargo-Moorhead Coalition staff is moving towards requiring third-party contractor verification for all claims and ultimately wants to document photos of units at move-in and when damage claims are made to the fund.

Relationship building between landlords, tenants, and case managers is integral to its success and low claim rate. Clear communication outlining how and when landlords should reach out to service providers fosters trust among all parties. Strong case management for households in the program provides avenues to address the early signs of housing concerns. Staff identified that providing in-person site visits rather than check-ins over the phone are successful strategies to identifying concerns early. As one staff member identified, without the support services that providers offer to tenants and landlords, "people [will] cycle in and out of housing with the fund paying out."²⁵ The program is most successful when these strategies foster relationships among all parties that maintain tenancy and prevent evictions which can create additional barriers for households. One claim covered damages during a client's tenancy, enabling the tenant to maintain their current housing. Ultimately, all parties involved benefit from strategies that maintain a household's successful tenancy. Additional information on Fargo-Moorhead's Landlord Risk Mitigation Fund can be found at <http://www.fmhomeless.org/programs-and-resources/ways-we-help/landlord-risk-mitigation-fund>.

“It’s All About the Kids”, Minneapolis (MN)²⁶

Lutheran Social Service (LSS) of Minnesota utilized the special damage claim fund as an incentive for landlords participating in the “It’s All About the Kids” program. The program assisted homeless families obtain stable housing as a vehicle to foster children’s success in school. The special damage claim fund operated from 2001-2012 before exhausting the \$30,000 set aside for the fund. Lutheran Social Service of Minnesota operated the special damage claim fund and the “It’s All About the Kids” Program.

“It’s All About the Kids” assisted homeless families with children in grades Kindergarten through 8th to obtain housing in the neighborhoods their children attended school. Elementary schools referred these families to the program for housing search assistance. LSS also provided ongoing case management for families in the program, although participation in case management was voluntary. As part of the housing search process, LSS discussed the availability of the fund to landlords considering families with significant housing barriers.

The fund covered damages to a unit beyond a tenant’s security deposit. Initially, the fund did not set claim limits and claims to the fund were large. LSS established an initial claim limit of \$1,000 and reduced it to \$500 as the fund dwindled. Landlords participating with the special damage claim fund submitted a copy of the household’s move-in checklist within the household’s first month of tenancy. Landlords could only file for claims after the household had vacated the unit and were required to submit a damage claim assessment form invoicing damages to LSS within five business days of reclaiming the unit. All repairs had to be completed by a third party contractor. LSS also required that landlords submit a copy of the damage notification to households in an attempt to collect payment. LSS paid claims 20 days after receipt of the damage claim form if the tenant had not made arrangements to pay for additional damages. From 2005 to 2006, the fund covered 20 households with an average claim pay out of \$542.²⁷ Staff shared that if money were available, the fund would still be a successful strategy to engage landlords.

Rent Well, Portland (OR)²⁸

The Rent Well program provides a landlord guarantee for a limited number of graduates of Rent Well’s tenant education classes. The Rent Well program operates in four counties in Oregon and one in Washington.²⁹ In Multnomah County, the City of Portland, Portland Housing Bureau (PHB) authorized up to 80 reservations at \$2,000 each through June 30, 2016. Funding and claim limits vary by county and some counties provide the Rent Well education classes without a landlord guarantee. Home Forward, the City of Portland’s housing authority, administers the fund in Multnomah County and provides trainings for community agencies offering Rent Well’s education classes.³⁰ Individual agencies are responsible for funding their education classes.

The Rent Well program, in its current form since 2009, offers an intensive six week, 15-hour tenant education class focusing on individuals and families with housing barriers. The curriculum teaches students how to communicate and build trust with landlords, create a realistic household budget, understand lease agreements, and gain skills to ensure successful tenancy. Graduates complete the class with a renter’s portfolio including a cover letter, referral letter, sample application, and

certificate of completion. The Rent Well program does not assist graduates with the housing search process. Graduates provide the certificate to prospective landlords as proof of completion of the class within 18 months of graduating from the program to qualify for the guarantee fund. Landlords interested in accessing the guarantee fund must contact Home Forward within 30 days of move-in to confirm the tenant's completion of the program and the availability of the guarantee funds. If funds are available, landlords complete a guarantee application and submit a copy of the tenant's application, lease agreement, and move-in report.

The landlord guarantee fund covers graduates of the program for the first year of tenancy. Qualifying claims include expenses beyond a tenant's security deposit such as damages, unpaid rent, and eviction related court costs. Landlords can only file a claim after a tenant vacates a unit and must make a claim within 60 days of the guarantee's expiration and/or repossession of the unit. Landlords must submit a claim form, move-out condition report if the claim includes damages, and invoice or receipts for repairs. Home Forward staff reviews the application, inspects the unit if necessary, and utilizes Home Forward's existing damage review process to determine pay out. Since 2009, 4,758 participants graduated from the program with 299 graduates covered by the guarantee. The fund has paid 33 claims averaging \$1,148 per claim.

Initially, the fund limited the number of covered households to ensure the fund could cover the maximum pay out for every household. Pay out rates were higher during the fund's early years and have decreased in the past three years. The fund now sets the number of covered households based on projected pay out rates. Staff attributes low pay out rates to a combination of low graduation rates from the education class and low take-up of the guarantee fund by graduates of the program. Fewer than 50% of individuals attending the first class graduate from the program. The curriculum requires strict attendance and active engagement by participants both inside and outside of the classroom.³¹ Staff identified that the program's commitment level creates barriers for participant completion of the class. The intensity and length of the program may self-select graduates with the fewest barriers entering the program. For those participants that graduate from the program, only six percent access coverage to the guarantee. Additional information about Multnomah County's Rent Well Program can be found at <http://211info.org/rentwell>

Housing Choice Landlord Guarantee, Oregon³²

The Housing Choice Landlord Guarantee program developed as part of legislation passed by the Oregon Legislative Assembly, which also included Housing Choice Vouchers (HCV) as a source of income protected against discrimination. The initial legislation set aside \$475,000 to reimburse landlords for qualifying damages while leasing to a tenant utilizing either a Housing Choice Voucher (HCV) or Veterans Affairs Supportive Housing (VASH) voucher. While the fund started on July 1, 2014, Oregon's biennial 2015-2017 budget includes an additional \$300,000 contribution to the fund. The fund is managed and administered by Oregon Housing and Community Services (OHCS).

The Housing Choice Landlord Guarantee program works as a standalone landlord guarantee fund, without additional services or engagement strategies with participating landlords or tenants. Any HCV or VASH voucher holder automatically qualifies for coverage. Currently 34,726 households are

approved for vouchers in Oregon. Landlords can apply for up to \$5,000 in reimbursement from the fund for expenses beyond a tenant's initial security deposit including damages, court related costs, and fees related to lease violations or termination. The fund does not set a time limit on tenant coverage, and it is possible for more than one landlord to apply for reimbursement from the fund regarding separate tenancies for the same voucher holder.³³ Since September 2014, the fund has paid out 104 claims averaging \$3,638 per claim.

Landlords must receive a final court judgment against a tenant with a HCV or VASH voucher to qualify for reimbursement from the fund. Landlords submit the court judgement with an application detailing the reimbursement request within one year of obtaining the judgement. Landlords have filed claims while a tenant remains in the unit, although the fund was developed to address claims regarding completed or terminated tenancy. Reimbursement claims must amount to greater than \$500 dollars, although the fund can pay for partial reimbursement of a remaining balance owed for less than \$500 if the original judgment amounted to greater than \$500.³⁴ OHCS reviews applications for completeness within ten days and completes applications and payments to landlords within 45 days. Tenants are required to repay the claims paid out by the fund, although tenants can apply for a hardship waiver or repayment plan through OHCS. OHCS may send unpaid debt to the Department of Revenue for collection. Landlords considering potential tenants with vouchers can contact OHCS for information about tenant compliance with repayment to the fund for past judgements.

The fund was modeled, in part, on the Rent Well program run through local housing authorities in four Oregon counties. The small portion of state funding for the Rent Well programs was diverted to the initial \$475,000 for the Housing Choice Landlord Guarantee fund. Rather than expanding the existing Rent Well program, the Housing Choice Landlord Guarantee program developed as a separate entity with a centralized rather than county-based administration. Unlike the Rent Well program, the Landlord Guarantee utilizes court orders to determine the validity of claims. However, this process of claim validation can create additional housing barriers for these clients as court orders can negatively impact a client's credit or financial history. Additionally, legal advocates identified that judges often default in favor of landlords. Finally, the Landlord Guarantee program does not include an educational component for tenants as provided by the Rent Well program. The Landlord Guarantee advisory committee is currently considering changes to the program that addresses these concerns, possibly re-shaping the program to include an education component as utilized in the Rent Well program. Additional information on Oregon's Landlord Guarantee Program can be found at <http://www.oregon.gov/ohcs/Pages/housing-choice-landlord-guarantee-assistance.aspx>.

Central Florida's Supportive Housing Program, Orlando (FL)³⁵

The shared risk fund developed in 2014 as an additional tool for landlord recruitment into Central Florida's Supportive Housing Program (CFSHP). CFSHP serves as a landlord-liaison program connecting landlords with participants who have access to case management and housing vouchers.³⁶ CFSHP utilizes a specific housing locator team, links tenants with appropriate supportive services in the community, and provides regular visits with households covered by the fund. The Homeless Service Network (HSN), the lead continuum of care agency for the region, runs CFSHP and administers the shared risk fund while the City of Orlando manages the fund.

The fund covers property damages and unpaid rent reimbursement for households identified as chronically homeless through CFSHP's coordinated entry system. The fund covers 75 percent of expenses to a landlord's unit after a tenant's security deposit and landlord's insurance pay out towards the damages. The fund caps claims at \$2,000 for single units and \$3,000 for multi-bedroom units. Landlords submit claims to HSN, who reviews claims and bills the city. Claims may be subject to inspection by HSN staff. At this time, no claims have been made to the fund. Additional information can be found at <http://www.hsncfl.org/programs/housing-locator/>.

Landlords Opening Doors, Denver (CO)³⁷

The Landlord Opening Doors campaign works to identify and recruit landlords to provide housing for veterans and chronically homeless in the Denver metro region. The fund, developed in 2014, works as one incentive to encourage landlords to participate in the program. A coalition of local municipalities in the Denver region and several property management firms donated money to the fund, totaling \$65,000. Metro Denver Homeless Initiative (MDHI), the lead continuum of care agency, leads the campaign in partnership with Brothers Redevelopment Inc., a local housing non-profit.

The Landlord Opening Doors campaign utilizes the region's coordinated entry system to cover households receiving case management from participating agencies. A group of the region's providers utilize an online platform listing available units from participating landlords with households in the system. Tenants accessing housing through the campaign receive coaching on good tenancy practices.

Participating landlords access the campaign through Colorado Housing Connects, run by Brother's Redevelopment Inc. Participating landlords can receive up to \$300 dollars for minor damages beyond a tenant's security deposit. Claims up to \$1,000 require unit inspection and are reviewed on a case-by-case basis. Landlords can also access funding to hold the unit prior to lease up for up to half of the monthly rent or \$600, whichever is less. Landlords submit claims to Landlord Recruitment Specialists at Colorado Housing Connects for review. Specialists forward approved claims to MDHI for pay out. To date, only one claim has been made against the fund. Additional information can be found at www.coloradolandlords.org.

Section 3: Design Recommendations for Risk Mitigation Funds

Communities across the country developed landlord risk mitigation funds to expand housing opportunities for individuals and families experiencing housing barriers. However, the specifics of these funds vary as communities must develop these programs to fit local needs, funding, and existing services. Successful programs, regardless of the fund's size or program reach, have policies outlining claim guidelines, household participation, landlord engagement, and program evaluation. This section specifically does not provide a "right way" to address these issues, but instead suggests options for how communities might address the various components necessary to create a successful fund.

Tenant Participation

Landlord risk mitigation funds developed as a tool to expand housing options for those with the greatest housing barriers. Programs target a variety of homeless or at-risk populations depending on the needs of the community and funding requirements of the program. Guidelines for eligibility and coverage ensure that the program's limited funding covers targeted households. Strong programs link households with services that support a household's successful tenancy and prevent claims to the fund. Often, funds rely on partnering agencies to assess eligible households and offer these additional services. Programs should use the following guidelines to outline tenant referral and participation.

Who is eligible for coverage? All programs target families and individuals with housing barriers. Several programs target specific populations including the chronically homeless, families, and veterans.³⁸ A few communities in Minnesota are considering utilizing funds to assist households with criminal records.³⁹

Several programs⁴⁰ require households access housing vouchers as qualification for coverage. Housing vouchers provide another level of financial assurances to landlords as they guarantee payment on a portion of household's rent every month. Funds without this requirement identified the lack of rental assistance as a key limit to the program's capacity to access housing opportunities for households without vouchers.⁴¹ Additionally, housing vouchers themselves may create barriers for families due to perceived risks associated with misconceptions about voucher holders.⁴² Oregon's Landlord Guarantee fund developed to specifically address these concerns.⁴³ Staff in Dakota County MN, a community considering developing a landlord risk mitigation fund, identified that the lack of housing opportunities for voucher holders "squeeze[s] the entire system" of homeless services in their community.⁴⁴ Often

Frequently Used Terms

Several terms used throughout this section may require additional clarification.

Case Management: Social service agencies often link clients with one staff member for assistance navigating a variety of social service programs and resources. Although case management can have very different meanings depending on the agency and program, for the purpose of this paper, case management refers to the point of contact provided by agencies to assist households navigate resources and programs within a community.

Housing Specialist Teams: Several programs utilize staff that specifically assists participants to obtain housing. Often these teams recruit landlords and serve as a point of contact for landlord concerns. Programs also refer to these staff as landlord liaison teams, housing brokers, or housing navigators.

households with vouchers remain in emergency shelters as they struggle to find housing. As a result, this bottleneck in the system creates waiting lists for households accessing emergency services in their community.⁴⁵ Funds covering voucher holders may relieve pressure on the entire system of housing services for homeless and at-risk households. However, waiting lists for vouchers can be quite long. Restricting coverage to voucher holders may screen-out households with acute needs who cannot access a housing voucher. This restriction would also screen out households whose housing barriers disqualify them from accessing the vouchers themselves. Program that use funds to target voucher holders could consider reserving a set number of slots for households with housing barriers who cannot access a voucher.

How do households gain coverage? Most funds utilize agency referrals to assess qualified households. The Landlord Liaison Project enters into formal agreements with community agencies providing household referrals.⁴⁶ Several agencies⁴⁷ require that a household's case manager or service worker provide the referral or assist households with application submission. The Landlord Risk Mitigation Fund in Fargo-Moorhead requires case managers provide a referral letter outlining exhausted attempts to secure housing. This requirement ensures that the fund covers households who could not access housing without the assistance of the fund.⁴⁸ Two communities, Denver and Orlando, utilize coordinated entry for homeless programs to link households with the fund.⁴⁹ The Rent Well program requires that households complete a 15 hour education class in order to qualify for coverage.⁵⁰

What additional services support successful tenancy? Services that assist households to maintain successful tenancy are essential to the long-term viability of funds. Supportive services, such as case management and tenant education, assist households to maintain successful tenancy and prevent claims to the fund. Landlords in several communities⁵¹ identified case management as a top priority for participation in the program. Staff in the Fargo-Moorhead community stressed the importance of case managers who actively engage with participants. The program requires that case managers connect with households monthly, either on the phone or in person. However, case managers providing in-person visits better identified the early warning signs of tenancy challenges and landlord concerns.⁵² Two programs⁵³ provide or require formal education classes for tenants covered by the fund, although case managers also informally assist households learn skills for successful tenancy. Several funds⁵⁴ requiring case management ask partnering agencies to offer these services for the duration of fund coverage. However, staff with the Landlord Liaison Project shared that it was challenging for partnering agencies to provide case management for the full two years of coverage.⁵⁵ As a result, the program now requires partnering agencies provide case management for the first year of tenancy.⁵⁶

Landlord risk funds rely extensively on partnering agencies to assess, refer, and support households covered by the fund. Supportive services, such as case management and tenant education, and the agencies that provide them play a key role in the success and viability of funds. As suggested by staff in Fargo-Moorhead, without services to support households and address tenancy challenges, "people [will] cycle in and out of housing with the fund paying out."⁵⁷

Landlord Engagement

Successful risk mitigation funds rely on strong landlord engagement. Most communities⁵⁸ identified relationship building with landlords as pivotal to the success of their programs. While risk mitigation funds make landlord participation financially feasible, the work by staff and case managers to foster communication, develop trust, and address conflicts ensures landlords' ongoing participation in these programs. The extent of services and supports for landlords varies depending on the capacity and staff of programs utilizing landlord risk mitigation funds. Some programs, such as the Landlord Liaison Project in Seattle and Landlord Recruitment and Retention Program in Portland, developed as landlord liaison teams. These programs employ dedicated staff that recruit landlords to the program and serve as a third party mediator between landlords, case managers, and tenants. Others, such as the Landlord Risk Mitigation Fund in Fargo-Moorhead, simply operate as a standalone risk fund. These programs rely on case managers to address conflict and landlord concerns. Both approaches emphasize the importance of developing strong relationships with landlords and outline strategies to engage and support landlords.

Housing Specialist Teams

Funds that operate within a larger landlord-engagement project work as one tool to incentivize and support landlords participating in the program. These programs⁵⁹ employ staff who specifically reach out to and recruit landlords to the program. As part of the recruitment process in these programs,⁶⁰ staff negotiate screening criteria, application fees, deposits, and rent with landlords. As a result, these programs⁶¹ can create a listing of landlords and their available units. Staff can then match households with landlords based on the specific needs and barriers of the household.⁶²

Program staff serves as the primary point of contact for landlords in the program. Several programs⁶³ specifically staff a 24-hour hotline to address landlord concerns. When conflict arises, staff can coordinate between landlords, tenants, and case managers. These services may be the primary attraction in bigger communities where a large number of service organizations reach out to and interact with landlords on behalf of their clients.⁶⁴ Programs utilizing a housing specialist team emphasized the importance of staff's role as a neutral-third party.⁶⁵ Often the background of the staff as service or housing providers ensures that the team can relate to all parties involved.⁶⁶ Programs emphasized the importance of understanding and respecting landlord's perspective of their units and tenants as a business.⁶⁷ Staff with Housing Broker Services program in Virginia also emphasized the need to separate the roles of case managers and housing specialists. Instances when housing specialists provided case management services or vice versa have ended disastrously for the program.⁶⁸

Programs utilizing specific landlord liaison or housing specialist teams can more easily negotiate tenant screening practices with participating landlords. Programs without these teams rely on individual case managers or service providers to reach out to potential landlords. Landlords in these programs may interact with multiple case managers assisting households in the program. Each case manager may approach a landlord about a particular client with housing barriers but does not have the capacity to negotiate a landlord's larger screening criteria. Housing specialist teams, however, provide one point of contact for landlords participating in the program. As a result, these staff can negotiate screening criteria for a variety of units, rather than on a case-by-case basis. A systematic approach to negotiating

tenant screening procedures can create additional housing opportunities for a variety of households with screening barriers, such as evictions, criminal backgrounds, or poor credit.

Standalone Risk Mitigation Funds

Programs with standalone risk mitigation funds do not provide specific staff to reach out to and engage with landlords. Instead, case managers or households apply for housing with landlords in the community, utilizing fund coverage as an application incentive. Successful programs utilize case managers from partnering agencies to serve as landlords' point of contact. The Landlord Risk Mitigation Fund in the Fargo Moorhead community outlines steps to address potential conflicts. Landlords can contact case managers with concerns and access mediation services if necessary.⁶⁹ The program relies on quality case managers to foster communication and trust with participating landlords. When challenges arise, case managers address conflicts or concerns before escalating to evictions or claims to the fund. These strategies ensure continued landlord participation in the program.

The extent of landlord engagement depends on a community's funding and service capacity. Standalone funds with clear guidelines to address landlord concerns may be the most viable option for communities without the capacity to develop a housing specialist or landlord liaison team. Regardless of the extent of landlord engagement, programs should outline a point of contact to address landlord concerns. Additionally, almost all of the communities⁷⁰ interviewed utilized landlord surveys, focus groups, or advisory councils to develop their programs. These strategies ensure that the programs developed meet the needs and concerns of landlords who may be participating in the community. Furthermore, several communities⁷¹ discussed that these meetings revealed misconceptions and negative perceptions landlords in the community had about the target households in the community. These meetings can play a pivotal role in addressing these misconceptions and setting expectations for landlords in the program.

Claim Guidelines

Risk mitigation funds are limited in scope. Programs operate with limited budgets and must balance honoring landlord claims with preserving resources allocated to the fund. All funds establish guidelines for claim coverage, review, and pay out to address this need. Without detailed claim limits, landlords have made claims amounting to nearly half of a fund's capacity.⁷² Clearly outlining limitations in writing and in person to potential landlords ensures that landlords do not later feel misled about the capacity of the fund.⁷³ Strong programs outline the following guidelines for the fund.

What does the fund cover? At minimum, all programs cover damages to a unit beyond a tenant's initial security deposit. Several communities also cover additional expenses after a tenant's security deposit has been exhausted. These additional expenses include unpaid rent, eviction related court costs, lease-break fees, and holding fees. Most funds only reimburse claims after tenants have vacated units. However, communities can utilize risk mitigation programs as a form of homeless and eviction prevention. Fargo-Moorhead used their fund to reimburse a damage claim enabling a tenant to remain in the unit.⁷⁴ King County's Landlord Liaison Project utilizes separate funding earmarked specifically to provide temporary rental assistance for participating households.⁷⁵ Several staff in Minnesota communities expressed interest in a fund's capacity to provide temporary rental assistance to help

tenants remain housed.⁷⁶ Programs that build in fund flexibility or link participants with funding sources that provide temporary assistance can leverage risk mitigation funds as a tool to prevent future housing barriers.

What are the fund's maximum claims? Claim limits range from \$750 to \$5,000, all covering costs after landlords exhaust a tenant's security deposit. However, both communities with limits at each extreme shared that their limits are too low or high, respectively.⁷⁷ The majority of communities have caps between \$1,000 and \$3,000 dollars. Two programs, the Landlord Liaison Project in King County and Central Florida's Supportive Housing (CFSH) program, adjust claim limits to accommodate for larger units. Additionally, the CFSH program specifically outlines a shared risk model. The fund reimburses 75 percent of the damages while the landlord must cover the remaining 25 percent.⁷⁸ Communities concerned about landlords abusing the safeguard of a risk mitigation fund could utilize a similar shared risk model.

Most funds only cover one claim per household. However, both the Landlord Liaison Project and the Landlord Risk Mitigation Fund in Fargo-Moorhead cover multiple claims to the same household as long as those claims together total to less than the cap limit.⁷⁹ Oregon's Housing Choice Landlord Guarantee ties claim limits with a household's tenancy at a particular unit.⁸⁰ As a result, the fund could pay out multiple maximum claims on the same household, as long as those claims regarded tenancies at separate units. If programs allow for multiple claims to a household, the fund should tie claim limits to the total dollar amount ever paid out on a household, as to maximize the capacity of the fund.

How long are households covered? Most funds guarantee coverage for households for one to two years. Often, time limits reflect the amount of time for households to establish a successful track record as tenants.⁸¹ Funds should at least cover households for the duration of the initial year's lease but should not cover households indefinitely. Risk mitigation funds are designed to address landlord's initial risk but should not bear that risk forever.⁸²

Several programs⁸³ also limit the length of time landlords can file a claim after repossessing a unit. Time limits range from five business days after repossession of the unit to one year after receiving a court judgement against a household. Such limits ensure that programs are not liable for charges to the fund long after households have moved out of a unit. In Minnesota, landlords must return a tenants security deposit or provide written explanation of withheld deposit within 21 days of termination of tenancy.⁸⁴ Programs in Minnesota could link claim timelines with this statutory timeline.

How are claims validated? All funds review claims prior to pay out. This process ensures that claims legitimately reflect the cost to repair damages caused by the tenant to the unit. The majority of programs utilize staff time to review claims, several requiring that staff physically inspect the unit when landlord's file a claim.⁸⁵ Many programs⁸⁶ utilize third-party validation of claims, either requiring landlords use third-party vendors to repair claims or have a third-party vendor validate claims as part of the review process. Two programs⁸⁷ developed pay out guidelines for damages based those used by local housing authorities. Fargo-Moorhead validates claims through a review committee comprised of an attorney, service and housing providers.⁸⁸ Oregon's Housing Choice Landlord Guarantee utilizes a court

judgement as validation of claims to the fund. However, this form of claim validation can create future housing barriers for tenants as these court orders negatively impact a client's credit or rental history. Often programs face the challenge of developing a transparent review process that limits the administrative burden shouldered by agency staff.

What documents are necessary to make a claim? Programs require a variety of documents to validate claims on households covered by the fund. Most programs⁸⁹ require that landlords submit a form detailing damages to the unit. Several⁹⁰ require that landlords include repair receipts as part of claim submission. Programs⁹¹ often require copies of a landlord's move-in and move-out inspection and one program, the Landlord Liaison Project, participates in both of the move-in and move-out process with tenants. A few programs require copies of a household lease agreement, although the majority of programs⁹² requiring the lease ask for this document at lease-up rather than at claim submission. The "It's All About the Kid's" fund required submission of a copy of the notice of damages to tenants. The Landlord Recruitment and Retention Program requires that landlords sign a waiver releasing the program and household from future claims on reimbursed damages.⁹³

The specifics of claim guidelines reflect the needs and capacity of communities. Most programs⁹⁴ developed claim guidelines in collaboration with landlord participation and input. Specific claim coverage and limits reflect the local rental market, funding limitations, the target number of households covered by the fund, and feedback from landlords in the community. Ultimately, claim guidelines must strike the balance of providing enough financial incentive for landlords to participate in the program with the capacity to cover as many qualified households as possible.

Program Evaluation

Very few programs developed formalized program evaluation of their landlord risk mitigation fund. King County performed the only formal evaluation of any program interviewed. However, this evaluation of the Landlord Liaison Project evaluated the entire project, rather than the impact of the risk reduction fund itself. Additionally, this evaluation took place in 2010, ten months after the program's implementation.⁹⁵ The program has changed several pieces of the program in its eight years of operation, including partnering agency case management requirements.⁹⁶ Additionally, staff shared that while the program paid out few claims initially, they now utilize the fund frequently.⁹⁷ Several programs shared that even though no formal evaluation process exists for the fund, these organizations monitor program spending and data for grant requirements.⁹⁸ However, most staff provided suggestions for possible evaluation metrics for household, landlord, and claims data outlined below.

Household Data

While most programs track the number of households and individual families served, several⁹⁹ also track the barriers and characteristics of those households as well. Both the Landlord Liaison Project (LLP) and the Landlord Recruitment and Retention Project track this data in each's community Homeless Management and Information System (HMIS).¹⁰⁰ Staff at LLP shared that it is easy to track the length of time to house families and individuals in HMIS but challenging to track how long households remain housed.¹⁰¹ Capturing the length of time to assist households with obtaining and maintaining housing demonstrates a fund's ability to assist households secure stable housing.

Landlord Data

Several programs¹⁰² track the number of landlords participating in the program and staff at Landlord Recruitment and Retention also track the number of units made available through the program. Staff discussed the importance of reaching a variety of landlords, rather than simply accessing many units through a handful of landlords with a large portfolio of properties.¹⁰³ Larger metro areas may want to consider tracking the geographic location of units to ensure households are not primarily placed in areas with a high concentration of poverty, poor schools, poor access to transit, and other barriers to opportunity.¹⁰⁴

Several staff suggested landlord feedback as a possible evaluation tool for risk mitigation funds.¹⁰⁵ Many communities¹⁰⁶ surveyed landlords as part of the development of programs. Surveys could ask participating landlords if they would have rented to individuals without the availability of the funds.

Claim Data

Most programs track the number of households served, claims paid out by the fund, and dollar amount of those claims. Rent Well also details the programs' claim rate to the fund.¹⁰⁷ Programs should take caution when utilizing this metric because claim rates can be calculated several ways and are hard to compare with other programs. The easiest way to calculate claim rates utilizes the total number of households covered and total paid claims over the lifetime of the fund. However, claim rates may vary year to year, especially between the early and later years of the fund. Calculating yearly claim rates may be challenging as households' coverage may overlap several calculation periods. Additionally, claim rates may vary depending on client's housing needs. Individuals and families with many housing barriers may have higher claim rates than those with fewer housing barriers and funds may prioritize serving households with the most barriers.¹⁰⁸

Communities invest thousands, and sometimes millions, of dollars into landlord risk mitigation funds. Evaluations are a powerful tool to demonstrate the effectiveness of these programs. The Housing Broker Services program even tracks dollars saved by the fund in the form of negotiated deposits and waived fees to demonstrate the value of the program.¹⁰⁹ This tracking may be more challenging for programs strictly providing a risk mitigation fund; however, evaluations could include information comparing the pay out of the fund and the number of successful tenancies with the comparable cost to house someone in a homeless shelter or in prison.¹¹⁰ Ultimately, programs should establish metrics that demonstrate a fund's ability to assist families and individuals with housing barriers obtain safe and secure housing.

Conclusion

Communities develop landlord risk mitigation funds within a variety of existing homeless prevention and assistance strategies. As a result, landlord risk mitigation funds take shape very differently across, and sometimes even within, the same community. Regardless of the size or scope of these programs, all successful risk mitigation funds develop ways to address tenant participation, landlord engagement, and the claims process. Although no program outlines formal program evaluation, programs should develop strategies to demonstrate the effectiveness and success of its fund.

Conclusion

Individuals and families with criminal records, poor rental and credit history, and other housing barriers face limited housing opportunities in tight rental markets across the country. Communities have developed innovated partnerships with landlords to increase housing opportunities for these members of their community. Landlord risk mitigation funds represent one tool to engage landlords in the effort to create stable and affordable housing opportunities for the chronically homeless, veterans, families, and households with criminal records.

Communities across the country develop programs utilizing landlord risk mitigation funds to fit the needs and resources of their community. Programs with a range of funding capacity develop landlord engagement and tenant participation strategies to ensure that households obtain and maintain stable housing. These strategies, in combination with clear claim guidelines and validation, ensure that these programs maximize fund coverage and preserve the limited funding available for these programs.

Minnesota Housing plays an integral role in the development of successful landlord risk mitigation programs in the state. The agency can ensure that programs develop strong landlord engagement strategies, provide sufficient support for households, and establish clear claim limits. Landlord risk mitigation funds can create housing opportunities for individuals and families with housing barriers across the state. Successful pilot landlord risk mitigation programs can lay the groundwork for a state-wide risk mitigation fund available for all of Minnesota's communities.

Appendix

A Note on Methodology

Very little reliable data exists evaluating programs utilizing landlord risk mitigation funds. King County performed the only formal evaluation of any program interviewed. As a result, this report cannot identify “best practices” for fund development and implementation. Instead, this report utilizes a literature review and interviews with agency staff and community stakeholders to highlight reoccurring success, challenges, and practices of programs utilizing these funds. The author completed interviews with the following individuals and agencies:

- Mona Tschurwald, YWCA of King County
- Katy Miller, United States Interagency Council on Homelessness
- Toeney Flowers, JOIN PDX
- Julie Nixon, The Planning Council
- Amy Nash, Fargo Homeless Coalition
- Emma Schmidt, Lakes and Prairies Community Action Partnership
- Hannah Schmaltz, Home Forward
- Beth Landry, Home Forward
- Dawn Hogan, Lutheran Social Service
- Sybil Hebb, Oregon Law Center
- Julie Grothe, Guild Incorporated
- Madeline Kestler, Dakota County
- Matt Traynor, CHUM
- Courtney Cochran, CHUM
- Zoe Thiel, City of Minneapolis

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- ¹⁸ Emma Schmidt, personal communication, June 17, 2016; Amy Nash, personal communication, June 22, 2016; Julie Nixon, personal communication, June 22, 2016; Toeney Flowers, personal communication, June 23, 2016; Mona Tschurwald, personal communication, July 1, 2016.
- ¹⁹ Two programs, Central Florida's Supportive Housing Program in Orlando and The Landlords Opening Doors Campaign in Denver, were contacted but unable provide interviews for this paper.
- ²⁰ Staff in St. Louis County, Dakota County, and the City of Minneapolis.
- ²¹ Katy Miller, personal communication, June 28, 2016; Mona Tschurwald, personal communication, July 1, 2016; Scott Mingus, personal communication, July 11, 2016; United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>; YWCA of King County (2016). Landlord Liaison Project Agency Participation Application. Retrieved from: <http://www.landlordliaisonproject.org/agencies/>; United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf; King County (2010) Landlord Liaison Project, 2010 Performance and Evaluation Report. Retrieved from: http://www.kingcounty.gov/~media/socialServices/housing/documents/HFP_HHP/HHP/Landlord_Liaison_Project_Final_2010.ashx?la=en
- ²² Toeney Flowers, personal communication, June 23, 2016; United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf.
- ²³ Julie Nixon, personal communication, June 22, 2016.
- ²⁴ Emma Schmidt, personal communication, June 17, 2016; Amy Nash, personal communication, June 22, 2016.
- ²⁵ Amy Nash, personal communication, June 22, 2016.
- ²⁶ Dawn Horgan, personal communication, June 22, 2016.
- ²⁷ Staff indicated that the fund covered additional households throughout the program's operation. However, only information on the 2005 to 2006 year was available.
- ²⁸ Hannah Schmaltz, personal communication, June 17, 2016; Beth Landry, personal communication, June 20, 2016; Home Forward (2016). Learn How to Rent. Retrieved from: <http://www.homeforward.org/find-a-home/learn-how-to-rent>; Home Forward (2016). Landlord Guarantee Fund Application. Retrieve from: http://homeforward.org/sites/default/files/Rent-Well-LGF-Application_0.pdf
- ²⁹ Multnomah, Clackamas, and Washington counties in Oregon and Clark County in Washington operate Rent-Well programs.
- ³⁰ The administration of the fund and instructor training transferred from Home Forward to a local non-profit as of July 1, 2016.
- ³¹ For instance, the program requires that participants obtain a reference letter outside of normal classroom hours.
- ³² Sybil Hebb, personal communication, July 6, 2016; Oregon Housing and Community Services (2016). Housing Stabilization Program: Housing Choice Landlord Guarantee Program. Retrieved from: <http://www.oregon.gov/ohcs/Pages/housing-choice-landlord-guarantee-assistance.aspx>; ORS 659A.139 Section 3
- ³³ For example, a landlord could file a \$5,000 judgment claim against a tenant for damages to her unit even if a previous landlord had received a \$5,000 reimbursement from the fund for that tenant's occupancy at a different unit.
- ³⁴ For example, if a landlord received \$300 from a tenant for a judgement of \$700, the landlord could apply for reimbursement for the remaining balance of \$400.
- ³⁵ United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf; United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.
- ³⁶ The fund does not cover veterans with HUD-VASH vouchers at this time.

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- ³⁷ United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf.
- ³⁸ Central Florida's Supportive Housing Program targets the chronically homeless; the Landlord Liaison Project and Landlord Recruitment and Retention Project target veterans; the Housing Broker Services program targets families.
- ³⁹ St. Louis County and Dakota County
- ⁴⁰ The Landlord Recruitment and Retention Project, Central Florida's Supportive Housing Program, and Housing Choice Landlord Guarantee.
- ⁴¹ King County (2010) Landlord Liaison Project, 2010 Performance and Evaluation Report. Retrieved from: http://www.kingcounty.gov/~media/socialServices/housing/documents/HFP_HHP/HHP/Landlord_Liaison_Project_Final_2010.ashx?la=en
- ⁴² Greenlee, A. J. (2014). More Than Meets the Market? Landlord Agency in the Illinois Housing Choice Voucher Program. *Housing Policy Debate*, 24 (3).
- ⁴³ Sybil Hebb, personal communication, July 6, 2016.
- ⁴⁴ Madeline Kestler, personal communication, June 27, 2016.
- ⁴⁵ Ibid.
- ⁴⁶ YWCA of King County (2016). Landlord Liaison Project Agency Participation Application. Retrieved from: <http://www.landlordliaisonproject.org/agencies/>
- ⁴⁷ Landlord Liaison Project, Fargo-Moorhead's Landlord Risk Mitigation Fund, Landlord Recruitment and Retention Project, and Housing Broker Services Program
- ⁴⁸ Emma Schmidt, personal communication, June 17, 2016.
- ⁴⁹ United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf.
- ⁵⁰ Hannah Schmaltz, personal communication, June 17, 2016; Beth Landry, personal communication, June 20, 2016.
- ⁵¹ Seattle (WA), St. Louis County (MN), Dakota County (MN).
- ⁵² Emma Schmidt, personal communication, June 17, 2016.
- ⁵³ The Landlord Liaison Project offers participants education classes; Rent Well requires completion of 15-hour education class as qualification for coverage.
- ⁵⁴ Landlord Recruitment and Retention Project and Fargo-Moorhead's Landlord Risk Mitigation Fund
- ⁵⁵ Katy Miller, personal communication, June 28, 2016.
- ⁵⁶ Partnering agencies that provide intensive case management services, such as mental health agencies, still provide two years of case management for households covered by the fund.
- ⁵⁷ Amy Nash, personal communication, June 22, 2016.
- ⁵⁸ Landlord Liaison Project, Landlord Recruitment and Retention Project, Fargo-Moorhead's Landlord Risk Mitigation Fund, Housing Broker Services Program, and Central Florida's Supportive Housing Program.
- ⁵⁹ Landlord Liaison Project, Landlord Recruitment and Retention Project, and Housing Broker Services Program.
- ⁶⁰ Ibid.
- ⁶¹ Landlord Liaison Project, Landlord Recruitment and Retention Project, and Central Florida's Supportive Housing Program.
- ⁶² Toeney Flowers, personal communication, June 23, 2016.
- ⁶³ Landlord Liaison Project and the Landlord Recruitment and Retention Project
- ⁶⁴ Katy Miller, personal communication, June 28, 2016.
- ⁶⁵ Toeney Flowers, personal communication, June 23, 2016; Julie Nixon, personal communication, June 22, 2016.
- ⁶⁶ Ibid.
- ⁶⁷ Toeney Flowers, personal communication, June 23, 2016; Dawn Horgan, personal communication, June 22, 2016.
- ⁶⁸ Julie Nixon, personal communication, June 22, 2016.
- ⁶⁹ Emma Schmidt, personal communication, June 17, 2016.
- ⁷⁰ Fargo-Moorhead (MN/ND), Portland (OR), Seattle (WA), Orlando (FL)

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- ⁷¹ Oregon, Portland (OR), Orlando (FL), St. Louis County (MN)
- ⁷² Julie Nixon, personal communication, June 22, 2016.
- ⁷³ United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.
- ⁷⁴ Amy Nash, personal communication, June 22, 2016; Emma Schmidt, personal communication, June 17, 2016.
- ⁷⁵ United States Interagency Council on Homelessness (2016). Engaging and Supporting Landlords through Risk Mitigation Funds. Retrieved from: https://www.usich.gov/resources/uploads/asset_library/Risk_mitigation_funds_community_profiles.pdf.
- ⁷⁶ Zoe Thiel, personal communication, July 1, 2016; Dawn Horgan, personal communication, June 22, 2016.
- ⁷⁷ Julie Nixon, personal communication, June 22, 2016; Sybil Hebb, personal communication, June 29, 2016.
- ⁷⁸ United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.
- ⁷⁹ Emma Schmidt, personal communication, June 17, 2016; United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.
- ⁸⁰ Sybil Hebb, personal communication, June 29, 2016.
- ⁸¹ Emma Schmidt, personal communication, June 17, 2016.
- ⁸² Zoe Thiel, personal communication, July 1, 2016.
- ⁸³ Rent Well requires submission within 60 days of repossession, “It’s All About the Kids” required submission within 5 days of repossession, the Landlord Recruitment and Retention Program requires submission within 14 days of repossession, the Housing Choice Landlord Guarantee Program requires submission within one year of the final court judgement, and the Housing Broker Services Program requires submission within 60 days.
- ⁸⁴ Minnesota Statutes 2015, section 504B.178, subdivision 3
- ⁸⁵ Housing Broker Services Program, Landlord Liaison Project, Landlord Recruitment and Retention Project, Rent Well, and “It’s All About the Kid’s” Program. The Landlords Opening Doors Campaign and Central Florida’s Supportive Housing Program allow for pay outs up to \$300 without an in-person inspection.
- ⁸⁶ Housing Broker Services Program, Landlord Recruitment and Retention Project, and “It’s All About the Kid’s” Program. Fargo-Moorhead’s Landlord Risk Mitigation Fund uses a third party contractor on a case-by-case basis but is considering requiring this for all claims.
- ⁸⁷ Rent Well and Landlord Liaison Project.
- ⁸⁸ Amy Nash, personal communication, June 22, 2016.
- ⁸⁹ Rent Well, Landlord Recruitment and Retention Project, Fargo-Moorhead’s Landlord Risk Mitigation Fund, Housing Broker Services Program, “It’s All About the Kid’s” Program, and the Housing Choice Landlord Guarantee.
- ⁹⁰ Landlord Liaison Project, Fargo-Moorhead’s Landlord Risk Mitigation Fund, Housing Broker Services Program, and Rent Well.
- ⁹¹ Fargo-Moorhead’s Landlord Risk Mitigation Fund, Rent Well, and “It’s All About the Kid’s” Program require move-in inspection. The Housing Broker Services Program and Landlord Recruitment and Retention Project require both the move-in and move-out inspection.
- ⁹² Rent Well and Fargo-Moorhead’s Landlord Risk Mitigation Fund require at lease-up; Landlord Recruitment and Retention Project requires at claim submission.
- ⁹³ Toeney Flowers, personal communication, June 23, 2016.
- ⁹⁴ Landlord Liaison Project, Landlord Recruitment and Retention Project, Fargo-Moorhead’s Landlord Risk Mitigation Fund, Rent Well, and the Housing Choice Landlord Guarantee
- ⁹⁵ King County (2010) Landlord Liaison Project, 2010 Performance and Evaluation Report. Retrieved from: http://www.kingcounty.gov/~media/socialServices/housing/documents/HFP_HHP/HHP/Landlord_Liaison_Project_Final_2010.ashx?la=en
- ⁹⁶ Katy Miller, personal communication, June 28, 2016; United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from:

<https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.

⁹⁷ United States Interagency Council on Homelessness (2016). Webinar: Engaging and Supporting Landlords Through Risk Mitigation Funds. Retrieved from: <https://www.usich.gov/tools-for-action/webinar-engaging-and-supporting-landlords-through-risk-mitigation-funds>.

⁹⁸ Julie Nixon, personal communication, June 22, 2016; Mona Tschurwald, personal communication, July 1, 2016.

⁹⁹ Landlord Recruitment and Retention Program, Rent Well, and Retention Project, and Fargo-Moorhead's Landlord Risk Mitigation ask participants to self-identify barriers as part of the programs intake or application process.

¹⁰⁰ Toeney Flowers, personal communication, June 23, 2016; Mona Tschurwald, personal communication, July 1, 2016.

¹⁰¹ Mona Tschurwald, personal communication, July 1, 2016.

¹⁰² Landlord Liaison Project, Landlord Recruitment and Retention Project, and Fargo-Moorhead's Landlord Risk Mitigation Fund

¹⁰³ Toeney Flowers, personal communication, June 23, 2016; Amy Nash, personal communication, June 22, 2016.

¹⁰⁴ Zoe Thiel, personal communication, July 1, 2016.

¹⁰⁵ Zoe Thiel, personal communication, July 1, 2016; Julie Nixon, personal communication, June 22, 2016; Mona Tschurwald, personal communication, July 1, 2016.

¹⁰⁶ Seattle (WA), Portland(OR), Dakota County (MN), and St. Louis County (MN)

¹⁰⁷ Beth Landry, personal communication, June 20, 2016.

¹⁰⁸ Zoe Thiel, personal communication, July 1, 2016.

¹⁰⁹ Julie Nixon, personal communication, June 22, 2016.

¹¹⁰ Matt Traynor, personal communication, June 20, 2016.